

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Heather A Heffner

Debtor(s)

Case No. 15 B 41419

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/08/2015.
- 2) The plan was confirmed on 02/03/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 05/11/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/12/2017.
- 5) The case was Dismissed on 02/27/2017.
- 6) Number of months from filing to last payment: 11.
- 7) Number of months case was pending: 23.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$4,569.18
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$4,569.18**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$537.06
Court Costs	\$0.00
Trustee Expenses & Compensation	\$187.17
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$724.23**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
American InfoSource LP as agent for	Unsecured	1,521.02	1,521.02	1,521.02	0.00	0.00
Armor Systems Corporation	Unsecured	250.00	NA	NA	0.00	0.00
Arnoldharris	Unsecured	498.00	NA	NA	0.00	0.00
Capital One Auto Finance	Unsecured	0.00	NA	NA	0.00	0.00
Capital One Bank USA NA	Unsecured	3,155.00	NA	NA	0.00	0.00
City of Berwyn	Unsecured	350.00	NA	NA	0.00	0.00
Comenity Bank/avenue	Unsecured	0.00	NA	NA	0.00	0.00
Commonwealth Edison Company	Unsecured	712.12	712.12	712.12	0.00	0.00
Credit Management Lp	Unsecured	0.00	NA	NA	0.00	0.00
Creditors Collection B	Unsecured	226.00	NA	NA	0.00	0.00
Diversified Consultant	Unsecured	0.00	NA	NA	0.00	0.00
Exeter Finance Corporation	Secured	19,315.67	14,525.00	14,525.00	3,488.77	356.18
Exeter Finance Corporation	Unsecured	0.00	6,352.86	6,352.86	0.00	0.00
Illinois Collection Service	Unsecured	250.00	NA	NA	0.00	0.00
Illinois Collection Service	Unsecured	100.00	NA	NA	0.00	0.00
Mcsi Inc	Unsecured	200.00	NA	NA	0.00	0.00
Merchants Credit Guide	Unsecured	693.00	NA	NA	0.00	0.00
Merchants Credit Guide	Unsecured	114.00	NA	NA	0.00	0.00
Merchants Credit Guide	Unsecured	97.00	NA	NA	0.00	0.00
Miramedrg	Unsecured	482.00	NA	NA	0.00	0.00
Northwest Collectors	Unsecured	349.00	NA	NA	0.00	0.00
Northwest Collectors	Unsecured	200.00	NA	NA	0.00	0.00
Portfolio Recovery Associates	Unsecured	463.00	463.03	463.03	0.00	0.00
Slm Financial Corp	Unsecured	0.00	NA	NA	0.00	0.00
Springleaf Financial S	Unsecured	1,961.75	NA	NA	0.00	0.00
Springleaf Financial S	Unsecured	0.00	NA	NA	0.00	0.00
Springleaf Financial Services	Unsecured	0.00	2,566.64	2,566.64	0.00	0.00
State Collection Servi	Unsecured	653.00	NA	NA	0.00	0.00
State Collection Servi	Unsecured	121.00	NA	NA	0.00	0.00
Tnb - Target	Unsecured	0.00	NA	NA	0.00	0.00
United Student Aid Funds Inc	Unsecured	16,819.23	17,593.74	17,593.74	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Village of Evergreen Park	Unsecured	250.00	NA	NA	0.00	0.00
Village of Worth	Unsecured	250.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$14,525.00	\$3,488.77	\$356.18
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$14,525.00</b>	<b>\$3,488.77</b>	<b>\$356.18</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$29,209.41</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$724.23</u>	
Disbursements to Creditors	<u>\$3,844.95</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$4,569.18</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/23/2017

By: /s/ Marilyn O. Marshall

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.